

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Amended) A method for managing a payment between ~~an a entity A seller~~ and ~~an a entity B buyer~~ using a network, comprising the steps of:

inputting the name and identification data of said ~~entity B buyer~~ into ~~an a entity B's buyer's~~ terminal connected to said network;

verifying said ~~entity B buyer~~ based on the input name and identification data using an ~~entity A's seller's~~ terminal connected to said network;

*a'*  
sending preregistered bank account information of said ~~entity B buyer~~, after said ~~entity A's seller's~~ terminal has verified said ~~entity B buyer~~, directly to a bank server of said ~~entity B buyer~~ via said network using said ~~entity B's buyer's~~ terminal;

sending preregistered bank account information of said ~~entity A seller~~ and a payment amount, after said ~~entity A's seller's~~ terminal has verified said ~~entity B buyer~~, directly to said bank server of said ~~entity B buyer~~ via said network using said ~~entity A's seller's~~ terminal; and

transferring the payment amount to said ~~entity A's seller's~~ bank account, which is indicated by said preregistered bank account information of said ~~entity A seller~~, directly from said ~~entity B's buyer's~~ bank account, which is indicated by said preregistered bank account information of said ~~entity B buyer~~, using said bank server of said ~~entity B buyer~~.

2. (Amended) A method for managing a payment according to claim 1, wherein said bank account information of said ~~entity B buyer~~ is sent and received after being encoded.

3. (Amended) A method for managing a payment according to claim 1, wherein said ~~entity A's seller's~~ terminal is installed with a payment managing table to store payment status information and renews the payment status information when the payment amount is transferred to said ~~entity A's seller's~~ bank account from said ~~entity B's buyer's~~ bank account.

4. (Amended) A method for managing a payment according to claim 3, wherein the payment managing table is capable of storing data of a plurality of said ~~entities~~ B buyer.

5. (Amended) A method for managing a payment according to claim 1, further comprising the step of:

sending said entity B's buyer's terminal a reminder to request a payment for an overdue item by using said entity A's seller's terminal.

6. (Amended) A method for managing a payment according to claim 1, further comprising the step of:

*A'*  
sending said entity B's buyer's terminal a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract by using said entity A's seller's terminal.

7. (Amended) A method for managing a payment according to claim 1, wherein said entity A seller is a lessor and said entity B buyer is a lessee.

8. (Original) A method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. (Amended) A payment managing system between an entity A seller and an entity B buyer using a network, comprising:

a terminal device of said entity B buyer into which the name and identification data of said entity B buyer is input;

a terminal device of said entity A seller which verifies said entity B buyer based on the input name and identification data of said entity B buyer, said terminal device of said entity A seller being connected to said terminal device of said entity B buyer via said network;

a bank server of said entity B buyer which receives preregistered bank account information of said entity B buyer directly from said terminal device of said entity B buyer after said terminal device of said entity A seller has verified said entity B buyer, said bank

sever of said entity-B buyer being connected to said terminal device of said entity-B buyer via said network; and

a bank server of said entity-A seller which receives preregistered bank account information of said entity-A seller and a payment amount directly from said terminal device of said entity-A seller after said terminal device of said entity-A seller has verified said entity-B buyer, said bank server of said entity-A seller being connected to said terminal device of said entity-A seller via said network, wherein

    said bank server of said entity-B buyer directly transfers the payment amount to a bank account of said entity-A seller, which is indicated by said preregistered bank account information of said entity-A seller, from a bank account of said entity-B buyer, which is indicated by said preregistered bank account information of said entity-B buyer.

10. (Amended) A payment managing system according to claim 9, wherein said terminal device of said entity-B buyer encodes said preregistered bank account information of said entity-B buyer.

11. (Amended) A payment managing system according to claim 9, wherein said terminal device of said entity-A seller is installed with a payment managing table which stores payment status information, said terminal device of said entity-A seller renewing the payment status information when the payment amount is transferred to said bank account of said entity-A seller from said bank account of said entity-B buyer.

12. (Amended) A payment managing system according to claim 11, wherein the payment managing table is capable of storing data of a plurality of said entities-B buyer.

13. (Amended) A payment managing system according to claim 9, wherein said terminal device of said entity-A seller sends said terminal device of said entity-B buyer a reminder to request a payment for an overdue item.

14. (Amended) A payment managing system according to claim 9, wherein

said terminal device of said entity A seller sends said terminal device of said entity B buyer a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract.

a  
15. (Amended) A payment managing system according to claim 9, wherein said entity A seller is a lessor and said entity B buyer is a lessee.

16. (Original) A payment managing system according to claim 15, wherein the payment amount is a rent.